



7-19-04

IFW

Atty. Dkt. No. 037607-0257

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Whipple et al.

Title: SYSTEM AND METHOD FOR
CREATING FINANCIAL ASSETS

Appl. No.: 10/747,740

Filing Date: 12/29/2003

Examiner: To be determined

Art Unit: 3622

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Roberta A. Cooper

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(Signature)TRANSMITTAL

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is the following in the above-identified application:

[X] Supplemental Application Data Sheet (37 CFR 1.76) (3 pages)
[X] Information Disclosure Statement Under 37 CFR § 1.56 (3 pages).
[X] Form PTO/SB/08 (1 page) with 4 References.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 07/16/04By Michael S. Brayer

FOLEY & LARDNER LLP
Customer Number: 34099
Telephone: (414) 297-5684
Facsimile: (414) 297-4900

Michael S. Brayer
Attorney for Applicant
Registration No. 51,495



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Roberta A. Cooper
(Printed Name)

Roberta A. Cooper
(Signature)

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to
Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.
A copy of each listed document, except as noted below, is being submitted to comply with the
provisions of 37 CFR §1.97 and §1.98.

The USPTO has waived the requirement under 37 CFR 1.98(a)(2)(i) to submit copies
of U.S. patents and U.S. patent application publications when citing and submitting an
Information Disclosure Statements in a patent application filed after June 30, 2003 and in an
international application that has entered the national stage under 37 USC §371 after June 30,
2003. Accordingly, copies of these types of documents are not being supplied in connection
with this application. Reference is being made to Pre-OG Notice from Office of Patent Legal
Administration dated July 25, 2003, *Information Disclosure Statements May Be Filed
Without Copies of U.S. Patents and Published Applications in Patent Applications filed after
June 30, 2003.*

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing date of the first Office Action on the merits.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

STATEMENT

The undersigned hereby states in accordance with 37 CFR §1.704(d) that each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart application and that this communication was not received by any individual designated in 37 CFR §1.56(c) more than thirty days prior to the filing of the information disclosure statement..

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to

Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Respectfully submitted,

Date 07/16/04

By Michael S. Brayer

FOLEY & LARDNER LLP
Customer Number: 34099
Telephone: (414) 297-5684
Facsimile: (414) 297-4900

Michael S. Brayer
Attorney for Applicant
Registration No. 51,495

